Case 19-23693-JCM Doc 86 Filed 11/28/24 Entered 11/29/24 00:36:12 Desc Imaged Certificate of Notice Page 1 of 9

IN THE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PATRICK J REED JACQUELINE N REED Debtor(s)

Ronda J. Winnecour Chapter 13 Trustee, Movant

No Respondents.

Case No.:19-23693

Chapter 13

Document No.:

CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

- 1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
- 2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
 - 3. Attached hereto, please find the Trustee's Report of Receipts and Disbursements in this case.
- 4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

- 1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
- 2. Approve the Trustee's Report of Receipts and Disbursements,
- 3. Terminate wage attachments,
- 4. Revest property of the estate in the debtor(s), and
- 5. Enter a final decree and close this case.

November 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399 CHAPTER 13 TRUSTEE WD PA 600 GRANT STREET SUITE 3250 US STEEL TWR PITTSBURGH, PA 15219 (412) 471-5566 cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

- 1. The case was filed on $09/20/2019\,$ and confirmed on $11/18/19\,$. The case was subsequently Completed After Confirmation
 - 2. The Trustee made the following disbursements.

Total Receipts Less Refunds to Debtor		1,524.78		101,470.00
TOTAL AMOUNT OF PLAN FUND				99,945.22
Administrative Fees Filing Fee Notice Fee Attorney Fee Trustee Fee Court Ordered Automotive Insurance TOTAL ADMINISTRATIVE FEES		0.00 0.00 3,100.00 5,153.54 0.00		8,253.54
Creditor Type Creditor Name	Claim Amount	= Prin Paid	Int Paid	Total Paid
Secured MIDFIRST BANK Acct: 9914	0.00	46,795.02	0.00	46,795.02
MIDFIRST BANK	1,184.57	1,184.57	0.00	1,184.57
Acct: 9914 CITIZENS BANK NA	21,046.71	21,046.71	2,568.97	23,615.68
Acct: 1941 KEYBANK NA** Acct: 2887	11,272.08	11,272.08	1,427.09	12,699.17
Acct. 2007				84,294.44
Priority				
LÅWRENCE W WILLIS ESQ Acct:	0.00	0.00	0.00	0.00
PATRICK J REED Acct:	0.00	0.00	0.00	0.00
PATRICK J REED Acct:	1,524.78	1,524.78	0.00	0.00
WILLIS & ASSOCIATES	0.00	0.00	0.00	0.00
Acct: LAWRENCE W WILLIS ESQ Acct:	3,100.00	3,100.00	0.00	0.00
Acci.	***NONE***			
Unsecured				
ECMC(*) Acct: 9711	13,038.90	1,163.02	0.00	1,163.02
ALLEGHENY HEALTH NETWORK Acct:	0.00	0.00	0.00	0.00
ALLY FINANCIAL(*) Acct: 3472	0.00	0.00	0.00	0.00
BANK OF AMERICA** Acct: 1617	0.00	0.00	0.00	0.00
BARCLAYS BANK DELAWARE Acct: 7991	0.00	0.00	0.00	0.00
BBY/CBNA	0.00	0.00	0.00	0.00

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Page 2 of 3 19-23693 Total Paid Creditor Type Creditor Name Claim Amount Prin Paid Int Paid Unsecured Acct: 9454 **COMENITY BANK++** 0.00 0.00 0.00 0.00 Acct: 0203 0.00 0.00 0.00 0.00 **COMENITY BANK++** Acct: 6122 US DEPARTMENT OF EDUCATION 17,005.55 1,516.84 0.00 1,516.84 Acct: 9711 DISCOVER BANK(*) 10,700.17 954.42 0.00 954.42 Acct: 1182 DEPARTMENT STORES NATIONAL BANK/I 0.00 0.00 0.00 0.00 Acct: 9073 FED LOAN SERVICING++ 0.00 0.00 0.00 0.00 Acct: 0002 FIRST NATIONAL BANK OF PA(*) 0.00 0.00 0.00 0.00 Acct: 0316 **KEYBANK NA**** 0.00 0.00 0.00 0.00 Acct: 7430 FORBES HOSPITAL++ 0.00 0.00 0.00 0.00 Acct: **HUNTINGTON NATIONAL BANK(*)** 0.00 0.00 0.00 0.00 Acct: 9734 **JARED** 0.00 0.00 0.00 0.00 Acct: 1858 0.00 0.00 0.00 0.00 **KAY JEWELERS** Acct: 8019 0.00 KOHLS++ 0.00 0.00 0.00 Acct: 8941 SLM BANK 1,059.08 94.47 0.00 94.47 Acct: 9711 551.93 49.23 SLM BANK 49.23 0.00 Acct: 9711 STATE COLLECTION SERVICE INC 0.00 0.00 0.00 0.00 Acct: 7833 JEFFERSON CAPITAL SYSTEMS LLC* 4,161.69 371.21 0.00 371.21 Acct: 3732 SYNCHRONY BANK** 0.00 0.00 0.00 0.00 Acct: 2994 JEFFERSON CAPITAL SYSTEMS LLC* 528.17 47.11 0.00 47.11 Acct: 0008 SYNCHRONY BANK** 0.00 0.00 0.00 0.00 Acct: 3932 **UPMC HEALTH SERVICES** 620.30 55.33 0.00 55.33 Acct: 9711 PNC BANK 35,266.06 3,145.61 0.00 3,145.61 Acct: 9711 0.00 SYNCHRONY BANK** 0.00 0.00 0.00 Acct: 0008 STERN & EISENBERG LP 0.00 0.00 0.00 0.00 Acct: 7,397.24

TOTAL PAID TO CREDITORS 91,691.68

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TOTAL CLAIMED

PRIORITY 0.00 SECURED 33,503.36 UNSECURED 82,931.85

Date: 11/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399 CHAPTER 13 TRUSTEE WD PA 600 GRANT STREET SUITE 3250 US STEEL TWR PITTSBURGH, PA 15219 (412) 471-5566 cmecf@chapter13trusteewdpa.com

Case 19-23693-JCM Doc 86 Filed 11/28/24 Entered 11/29/24 00:36:12 Desc Imaged Certificate of Notice Page 5 of 9 IN THE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

IN RE: PATRICK J REED LACOUEL DIE N. BEED	Cara No. 10. 23602		
JACQUELINE N REED Debtor(s)	Case No.:19-23693		
Ronda J. Winnecour	Chapter 13		
Movant	Document No.:		
vs. No Repondents.			
ORDER O	 F COURT		
AND NOW, this day of	, 20 , upon consideration of the Chapter 13		
Trustee's Motion for Discharge of Debtor and Approval of following notice to the creditors and an opportunity to be hear DECREED, as follows:	Trustee's Report of Receipts and Disbursements, and		
(1). This Court finds that the Chapter 13 plan, as suppler finally completed.	nented by any and all amendments, has been fully and		
(2). The debtor(s) is/are entitled to and shall receive a dis Bankruptcy Code.	charge in this case pursuant to Section 1328(a) of the		
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).			
(4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan . All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.			
(5). Each and every creditor is bound by the provisions of creditor is provided for in the Plan, and whether or not such c plan. All mortgage and other secured debts provided for by the monetary defaults as of the payment date for which the Truste fees or penalties may be assessed for time periods or payment	reditor has objected to, has accepted or rejected the ne Plan are hereby found to be cured of any and all se last made a distribution, and no additional interest, late		
(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.			
	BY THE COURT:		
	U.S. BANKRUPTCY JUDGE		

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 19-23693-JCM Patrick J. Reed Chapter 13

Jacqueline N. Reed **Debtors**

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 4 Form ID: pdf900 Total Noticed: 46 Date Rcvd: Nov 26, 2024

The following symbols are used throughout this certificate:

Definition Symbol

- Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++
- Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was ##

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2024:

Recip ID		Recipient Name and Address
db/jdb	+	Patrick J. Reed, Jacqueline N. Reed, 6475 2nd Ave, South Park, PA 15129-9523
15126365	+	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15138864	+	Forbes Hospital, 2570 Haymaker Rd, Monroeville, PA 15146-3513
15126368	+	Glelsi/key Education R, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

Standard Time.			
Recip ID	Notice Type: Email Address Email/Text: ECMCBKNotices@ecmc.org	Date/Time	Recipient Name and Address
•	· ·	Nov 27 2024 00:18:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 27 2024 00:19:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	^ MEBN	Nov 27 2024 00:07:11	Lakeview Loan Servicing, LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
	E 11/DDE DD A DWA CAGE HDD AFEC AG 1		Warrington, PA 18976-3403
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecover	ry.com Nov 27 2024 00:16:32	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15126354	+ Email/Text: bncnotifications@pheaa.org		
		Nov 27 2024 00:17:00	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15138850	^ MEBN	Nov 27 2024 00:10:20	Allegheny Health Network, PO Box 645266,
		1407 27 2024 00.10.20	Pittsburgh, PA 15264-5250
15126355	+ Email/Text: ally@ebn.phinsolutions.com		
		Nov 27 2024 00:16:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15126356	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 27 2024 00:16:00	Bank Of America, N.a., 4909 Savarese Cir,
		1107 27 2021 00:10:00	Tampa, FL 33634-2413
15126357	+ Email/Text: BarclaysBankDelaware@tsico.com		D 1 D 1 D 1 D 2000
		Nov 27 2024 00:18:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15126358	+ Email/PDF: Citi.BNC.Correspondence@citi.com	N 27 2024 00 22 10	D . D . (107.6) E.H. 6D
		Nov 27 2024 00:33:10	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15126359	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Nov 27 2024 00:16:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15137105	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 27 2024 00:16:00	Citizens Bank n.A., One Citizens Bank Way
		1107 27 2024 00.10:00	Mailstop JCA115, Johnston, RI 02919

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User: auto

District/off: 0315-2

Form ID: pdf900 Total Noticed: 46 Date Rcvd: Nov 26, 2024 15126360 + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 27 2024 00:18:00 Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289 15126361 + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 27 2024 00:18:00 Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789 Email/PDF: Citi.BNC.Correspondence@citi.com 15126364 Nov 27 2024 00:34:14 Dsnb Macys, Po Box 8218, Mason, OH 45040 15126362 + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov Nov 27 2024 00:19:00 Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561 15130000 Email/Text: mrdiscen@discover.com Nov 27 2024 00:16:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 15126363 + Email/Text: mrdiscen@discover.com Nov 27 2024 00:16:00 Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316 15212815 Email/Text: ECMCBKNotices@ecmc.org Educational Credit Management Corporation, P.O. Nov 27 2024 00:18:00 Box 16408, St. Paul, MN 551160408 15126367 Email/Text: FirstmarkAccountMa@firstmarkservices.com Nov 27 2024 00:17:00 Fm/keybank, 121 South 13th Street, Lincoln, NE 68508 + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com 15126366 First Natl Bk Of Pa, 4140 E State St, Hermitage, Nov 27 2024 00:17:00 PA 16148-3401 15126369 + Email/Text: bankruptcy@huntington.com Nov 27 2024 00:19:00 Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060 15159420 Email/Text: JCAP_BNC_Notices@jcap.com Nov 27 2024 00:19:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 15126370 ^ MEBN Nov 27 2024 00:07:41 Jared Galleria, 375 Ghent Rd, Fairlawn, OH 44333-4601 Email/Text: BKRMailOPS@weltman.com 15126371 Nov 27 2024 00:18:00 Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600 15126372 + Email/Text: key_bankruptcy_ebnc@keybank.com Nov 27 2024 00:19:00 Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338 15126373 Email/Text: PBNCNotifications@peritusservices.com Nov 27 2024 00:16:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096 15130241 Email/Text: LC-Bankruptcy-RF@loancare.net Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach VA Nov 27 2024 00:17:00 23452-4262 15126374 Email/Text: LC-Bankruptcy-RF@loancare.net Nov 27 2024 00:17:00 Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262 + Email/PDF: ais midfirst ebn@aisinfo.com 15606546 MidFirst Bank, C/O Bankruptcy Department, 999 Nov 27 2024 00:33:08 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051 15126375 Email/PDF: bankruptcy_prod@navient.com Nov 27 2024 00:34:12 Navient, Po Box 9655, Wilkes Barre, PA 18773-9655 15153421 + Email/Text: bncnotifications@pheaa.org Nov 27 2024 00:17:00 PHEAA, PO Box 8147, Harrisburg, PA 17105-8147 15166120 Email/PDF: bankruptcy_prod@navient.com Nov 27 2024 00:33:16 SLM BANK, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640 15126376 Email/Text: amieg@stcol.com Nov 27 2024 00:17:00 State Collection Servi, Po Box 6250, Madison, WI 15126377 + Email/PDF: ais.sync.ebn@aisinfo.com Nov 27 2024 00:33:32 Syncb/gap, Po Box 965005, Orlando, FL 32896-5005 15126378 + Email/PDF: ais.sync.ebn@aisinfo.com Nov 27 2024 00:15:53 Syncb/gapdc, Po Box 965005, Orlando, FL 32896-5005 15126379 + Email/PDF: ais.sync.ebn@aisinfo.com Nov 27 2024 00:34:14 Syncb/jcp, Po Box 965007, Orlando, FL

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1512 (200			32896-5007
15126380	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:16:19	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15126381	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:16:17	Syncb/sunglass Hut, C/o Po Box 965036, Orlando, FL 32896-0001
15126682	^ MEBN	Nov 27 2024 00:13:42	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15153952	Email/Text: BNCnotices@dcmservices.com	Nov 27 2024 00:18:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15138159	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 27 2024 00:19:00	US Department of Education c/o Nelnet,, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address CITIZENS BANK, N.A.
cr		MidFirst Bank
15138849	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15138851	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15138852	*+	Bank Of America, N.a., 4909 Savarese Cir, Tampa, FL 33634-2413
15138853	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15138854	*+	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15138855	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15138856	*+	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
15138857	*+	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15138860	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
15138858	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
15138859	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15138863	*P++	FIRSTMARK SERVICES, 121 S 13TH STREET STE 201, LINCOLN NE 68508-1911, address filed with court:, Fm/keybank, 121 South 13th Street, Lincoln, NE 68508
15138861	*+	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15138862	*+	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15138865	*+	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
15138866	*+	Jared Galleria, 375 Ghent Rd, Fairlawn, OH 44333-4601
15138867	*+	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
15138868	*+	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
15138869	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15138870	*+	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15138871	*+	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
15138872	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Servi, Po Box 6250, Madison, WI 53716
15138873	*+	Syncb/gapdc, Po Box 965005, Orlando, FL 32896-5005
15138874	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15138875	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15138876	*+	Syncb/sunglass Hut, C/o Po Box 965036, Orlando, FL 32896-0001
15156298	##+	PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662

TOTAL: 2 Undeliverable, 26 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2024 at the address(es) listed below:

Name Email Address

Daniel Philip Jones

on behalf of Creditor Lakeview Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com

Garry Alan Masterson

on behalf of Creditor CITIZENS BANK N.A. pitecf@weltman.com, gmasterson@weltman.com

Lawrence Willis

on behalf of Joint Debtor Jacqueline N. Reed ecf@westernpabankruptcy.com

urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence Willis

on behalf of Debtor Patrick J. Reed ecf@westernpabankruptcy.com_urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Steven P Kelly

on behalf of Creditor Lakeview Loan Servicing LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 7